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PATENT

Attorney Docket No.: 77205-001300US-
675395

Client Reference No.: PD494

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Roger H. KUITE et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR
ELECTRONIC DISTRIBUTION OF
BENEFITS

Customer No.: 20350

Confirmation No.: 2970

Examiner: Hani M. KAZIMI

Art Unit: 3691

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references in compliance with the requirements of 37 CFR §1.98(a)(2) are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Also attached is a copy of the International Search Report dated December 20, 2001 which was issued in corresponding PCT Application No. PCT/US2001/040205 (Attorney Docket No. 77205-001300US-675393) and in which these references were cited.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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